

REMARKS

The present Amendment amends claims 19-22, 24, 26-28, 30-36, 39-41, 43-48, 50-53, 55-58 and 60, leaves claims 28, 29, 37, 38, 42, 44, 49, 54 and 59 unchanged and adds new claim 61. Therefore, the present application has pending claims 19-22, 24 and 26-61.

Claims 27, 29-31, 36, 42, 43, 46, 48, 51, 53, 56 and 58 stand rejected under 35 USC §103(a) as being unpatentable over Halpern (U.S. Patent No. 4,906,828) in view of Takeuchi (U.S. Patent No. 4,963,722) in view of Kolls (U.S. Patent No. 5,637,845) and further in view of the Los Angeles Times article entitled "Transportation: Promoters Hope Advertising and Marketing Gimmicks will Steer Freeway Drivers to the Region's First Pay as You Go Highway" (LA article); claims 19-21, 24, 28, 32-35, 39, 41, 44, 45, 49, 50, 54, 55, 59 and 60 stand rejected under 35 USC §103(a) as being unpatentable over Halpern in view of Nagata (U.S. Patent No. 5,140,517) in view of Takeuchi, in view of Kolls and further in view of LA article; and claims 26 and 38 stand rejected under 35 USC §103(a) as being unpatentable over Halpern in view of Gaumet (U.S. Patent No. 5,640,306) in view of Kolls and the LA article. These rejections are traversed for the following reasons. Applicants submit that the features of the present invention as now more clearly recited in the claims Halpern, Takeuchi, Kolls, LA article, Gaumet and Nagata whether taken individually or in combination with each other as suggested by the Examiner. Therefore, Applicants respectfully request the Examiner to reconsider and withdraw these rejections.

Numerous arguments were presented regarding the distinguishing features of the present invention in the December 11, 2002 Amendment and the September 24, 2003 Amendment. The contents of the Remarks of these amendments are incorporated herein by reference.

Amendments were made to the claims in order to more clearly recite that the present invention provides an electronic purse loan off-line device or an electronic purse loan off-line system wherein payment of a commercial transaction conducted using the IC card is performed without the use of a bank or financial center. According to the present invention, by the use of the off-line device or system loan information can be stored to the IC card thereby making it possible to effectively process a loan quickly without accessing the resources of the bank or the financial center. Further, according to the present invention as now more clearly recited in the claims, since the IC card is secure, even if loan information is stored to the IC card such loan information remains secure and as such can be easily and quickly utilized when needed.

None of the references of record teach or suggest such an off-line electronic purse loan device or system as in the present invention.

Each of the references specifically Halpern, Takeuchi, Kolls, the LA article, Daumet and Nagata teach an on-line system which requires the IC card to be inserted into a terminal that itself is connected for communication with a bank or a financial center. Therefore, none of the references of record teach or suggest the features of the present invention as now more clearly recited in the claims.

Accordingly, reconsideration and withdrawal of the above described rejections of the claims is respectfully requested.

As noted above, new claim 61 was added. New claim 61 recites many of the same features shown above not to be taught or suggested by any of the references of record whether taken individually or in combination with each other. Therefore, the same arguments presented above with respect to claims 19-22, 24 and 26-26 apply as well to new claim 61.

The remaining references of record have been studied. Applicants submit that they do not supply any of the deficiencies noted above with respect to the references utilized in the rejection of claims 19-22, 24 and 26-60.

In view of the foregoing amendments and remarks, Applicants submit that claims 19-22, 24 and 26-61 are in condition for allowance. Accordingly, early allowance of claims 19-22, 24 and 26-61 is respectfully requested.

To the extent necessary, the applicants petition for an extension of time under 37 CFR 1.136. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, or credit any overpayment of fees, to the deposit account of Antonelli, Terry, Stout & Kraus, LLP, Deposit Account No. 01-2135 (501.34746CX1).

Respectfully submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP



Carl I. Brundidge
Registration No. 29,621

CIB/jdc
(703) 312-6600